

SO ORDERED.

SIGNED this 22nd day of April, 2015.



Catharine R Aron

UNITED STATES BANKRUPTCY JUDGE

C-13-7a
(Rev. 01/12)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)	ORDER CONFIRMING PLAN
)	CHAPTER 13
)	
Spigle, Christopher Wayne xxx-xx-3529)	
Spigle, Dawn Michelle xxx-xx-2312)	Case No: 14-11285 C-13G
3569 Flynt Road)	
Liberty, NC 27298)	
)	
Debtors.)	

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Anita Jo Kinlaw Troxler, Standing Trustee, Anita Jo Kinlaw Troxler, 500 West Friendly Avenue, Suite 200, P.O. Box 1720, Greensboro, NC 27402-1720;
- II. The attorney for the Debtors is John T. Orcutt;
- III. Under the final plan (the "Plan") as proposed:

A. Plan Payments

- 1. The Debtors are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
- 2. The monthly plan payment to the Trustee is \$1,019.00 beginning November 30, 2014, increasing to \$1,334.00 effective December 2014, increasing to \$1,355.00 effective January 2015, increasing to \$1,390.00 effective May 2015;

B. Administrative Costs

- 1. **Attorney Fees.** The Attorney for the Debtors is allowed the base fee of \$3,700.00. The Attorney has received no fee from the Debtors pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.

2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. N C Department of Revenue
3. Randolph County Tax

D. Secured Claims

1. Long-term Debts - To be paid directly by Debtor(s).

Creditor & Property	Claim Filed (Y/N)	Regular Payment
GUILFORD COUNTY TAX DEPT. 4204 Clovelly Drive Greensboro, NC	N	Real property taxes 2015 forward - escrowed

2. Secured Claims To Be Paid In Full - Personal Property

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Monthly Payment	Interest Rate	AP Payment
ALLY FINANCIAL 2009 Dodge: 4/15/14	Y	\$23,737.49	\$480.00 eff. 5/2015	5.25%	\$222.00 eff. 11/2014 thru 4/2015

3. Partially Secured Claims - Real Property and Personal Property

Any objection to value is required to be filed as a formal objection to valuation not later than 60 days from the date of the entry of this Order.

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Secured Amount and Value	Monthly Payment	Interest Rate	AP Payment
USA DISCOUNTERS (personal property)	Y	\$7,316.30	\$500.00	\$20.00	5.25%	
***MATRIX FINANCIAL SERVICES CORP. c/o FLAGSTAR BANK FSB 3569 Flynt Road Liberty, NC	Y	\$52,505.46	\$40,000.00	\$760.00 eff, 4/2015	5.25%	\$386.00 eff. 11/2014 thru 3/2015

***The collateral on the debt of FLAGSTAR BANK is being valued based on the collateral for the indebtedness involving property in addition to the residence of the Debtor. The Debtor is now responsible for direct payment of all insurance coverage on the collateral due to the valuation of the indebtedness as indicated above.

4. Property To Be Released.

Upon timely filing of a claim documenting a non-preferential perfected lien the following property is released for liquidation and the creditor is allowed 180 days (for real property) and 120 days (for personal property) from the date of entry of this Order to file a documented deficiency claim after liquidating the property. The automatic stay and co-debtor stay, if applicable, are lifted as to the property released. The requirements of Rule 3002.1 are terminated.

Creditor	Property to be Released	Claim filed (Y/N)
HARLEY DAVIDSON CREDIT CORP.	2005 Harley Davidson	Y

E. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 0%.

F. The Debtors will pay THE GREATER OF the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, OR a minimum of 36 monthly plan payments, with the plan to be reviewed in twelve (12) months and periodically thereafter for plan payment adjustments.

G. The terms and provisions of the Standing Order dated March 18, 2015, are incorporated in this Order and are available on the Court's website at **www.ncmb.uscourts.gov**.

H. **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT

PARTIES TO BE SERVED

PAGE 1 OF 1
14-11285 C-13G

ANITA JO KINLAW TROXLER
STANDING TRUSTEE
PO BOX 1720
GREENSBORO NC 27402-1720

JOHN T ORCUTT ESQ
6616-203 SIX FORKS ROAD
RALEIGH NC 27615

CHRISTOPHER WAYNE SPIGLE
DAWN MICHELLE SPIGLE
3569 FLYNT ROAD
LIBERTY NC 27298

S TROY STALEY ESQ
HUTCHENS LAW FIRM
4317 RAMSEY ST
FAYETTEVILLE NC 28311